

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Antonio Lavon Bullock and Tameka Renee
Bullock**

Case No. 11-81106

S.S. Nos.: xxx-xx-7408 and xxx-xx-7453

Mailing Address: 600 S. Churton Street, Apt 142, Hillsborough, NC
27278-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 8, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 25, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)					Date: 4/18/11		
					Lastname-SS#: Bullock-7408		
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN					SURRENDER COLLATERAL		
Retain	Creditor Name	Sch D #	Description of Collateral		Creditor Name	Description of Collateral	
ARREARAGE CLAIMS					REJECTED EXECUTORY CONTRACTS/LEASES		
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
				**			
				**			
L.I.D. - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Santander		\$4,703	5.00	\$47	\$113.78	2003 Kia Sedona
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes		\$1,967					
State Taxes		\$4,285					
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT † (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ 254 per month for 60 months, then							
\$ N/A per month for N/A months.							
Adequate Protection Payment Period: 11.73 months.							
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO							

CERTIFICATE OF SERVICE

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Ennemoser

Charlene Ennemoser

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Credit Financial Services**
Post Office Box 451
Durham, NC 27702-0451

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

ACS
Post Office Box 7051
Utica, NY 13504-7051

Direct Loans**
US Department of Education
PO Box 5609
Greenville, TX 75403-5609

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Banfield Medical
2800 East Millbrook Road
Raleigh, NC 27604-2897

Duke Primary Care
Post Office Box 70841
Charlotte, NC 28272-0841

Experian
P.O. Box 2002
Allen, TX 75013-2002

BB&T
Post Office Box 1847
Wilson, NC 27894

Durham Anesthesia Assoc., P.A.
Post Office Box 15609
Durham, NC 27704

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Caremark, Inc.
Post Office Box 840688
Dallas, TX 75284-0688

Durham Emergency Physicians **
P.O. Box 15133
Durham, NC 27704-0133

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CB of Winston-Salem Coll
Post Office Box 3136
Winston Salem, NC 27102-3136

Durham Radiology & Assoc., Inc.
Post Office Box 60280
Charleston, SC 29419-0280

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

CenturyLink
Post Office Box 4300
Carol Stream, IL 60197-4300

Durham Regional Hospital
and Emergency Medical Service
402 Stadium Drive
Durham, NC 27704

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Finance America
1456 Dixon Avenue, # 100
Lafayette, CO 80026

First Point Collection Resources **
Post Office Box 26140
Greensboro, NC 27402-6140

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Time Warner
c/o Credit Management
4200 International PKWY
Carrollton, TX 75007

First Premier Bank**
Post Office Box 5147
Sioux Falls, SD 57117-5147

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

United Compucred Collections
4190 Harrison Avenue
Cincinnati, OH 45211

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

North Paw Animal Hospital
5106 Guess Road
Durham, NC 27705

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

JL Walston & Associates
1058 West Club Blvd, # 145
Durham, NC 27701-1167

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

Johnny Bailey
Palmers Grove Church Road
Hillsborough, NC 27278

Piedmont Electric Membership Corp
Post Office Box 1469
Hillsborough, NC 27278-1469

Johnny Bailey Sr.
Palmers Grove Church Road
Hillsborough, NC 27278

Private Diagnostic Clinic, PLLC
5213 South Alston Avenue
Durham, NC 27713

Kroger Check Recovery Center
Post Office Box 30650
Salt Lake City, UT 84130-0650

Regional Surgical Associates
Post Office Box 15698
Durham, NC 27704-0698

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

RTP Federal Credit Union **
4220 NC Hwy 55
Suite 330
Durham, NC 27713

Meade & Associates
737 Enterprise Drive
Westerville, OH 43081

Santander Consumer USA**
Bankruptcy Dept/Attn: Managing Agt
Post Office Box 560284
Dallas, TX 75356-0284